

# Impact Of Demographic Variables On Occupational Stress Among Bank Employees

V.Karthikeyan, Dr.Shweta Lalwani

**Abstract:** Banking industry plays a vital role in developing economy of a country. The job nature of bank employees is very tedious. Given the condition, it is extremely important to handle customers and to handle stress as individuals spend most of their time at work; At the work place, various roles are performed which have to be in synchronization with the roles at home and other places. The purpose of the study was to find the differences in Occupational Stress level with respect to demographic variables related to age, gender, Education level and Length of service among bank employees in India. Sample consists of 500 respondents who are working in public and private sector banks in India. Results revealed that there is no significant difference in occupational stress levels with respect to age, gender, education level and length of service. Stress handling training should be imparted on a regular basis, so that the employees working in banking sector will be able to handle the customers who in turn will benefit the organization as well as the customer.

**Index Terms:** Age, Bank, Education, Gender, Length of Service, Occupational Stress,

## 1. INTRODUCTION

Banking industry, the backbone of the country's economy is playing a major role in prevention of economic cataclysm. The nature of job of banking employees is very tiring as it involves long working hours, inappropriate reward system, role conflict and lack of job autonomy. There is no such thing like stress – free job. Everyone is exposed to tension and anxiety as they get through the duties assigned to them. As a result, organisations constantly have to incorporate changes in strategy, structure, process and culture to ensure continued organisational performance and to maintain competitive advantage. We have moved into an era of customer delight added to increased customer awareness and knowledge of each service. Today, individuals are forced to work and interact on a daily basis with those from varying cultural or ethnic backgrounds, thanks to the increasing diversity in the demography of the workforce in the global economy. The professionals are demanded to communicate empathetically, competently and ethically to maintain a professional demeanor and foster a healthy work environment. In the process the professionals are fatigued and consequently deplete their emotional resources. The study was intended to explore the extent to which demographic characteristics i.e.... gender, educational qualification, age and , length of service are related to occupational stress of bank employees.

## 2. OCCUPATIONAL STRESS

In the past two decades, interest in the concept of stress and research has reached all time high. Life would be peaceful

indeed if all of our needs were automatically satisfied. But in reality, many obstacles both personal and environment prevent this ideal situation. All situation positive and negative that requires adjustments can be stressful. The emotional problems that developed were supposed to be due to stress. Carlson(2019) says that, "Stress is nothing more than a socially acceptable form of mental illness". It is the psychological and physical state that results when the resources of the individual are not sufficient to cope with the demands of the work. Occupational stress is stress related to one's job. WHO(2019) states that Occupational stress often stems from unexpected responsibilities and pressures that do not align with a person's knowledge, skills or expectations inhibiting one's ability to cope. Occupational stress can increase when workers do not feel supported by supervisors or colleagues or to feel as if they have little control over work process. Stress can hit anyone at any level of the business. Recent research confines that work related stress is not confined to anyone sector and it is widespread. HSE(2019) defines stress as "The adverse reaction people have to excessive pressure or other types of demand placed them at work" For any individual to be in a stress situation there should be possible sources/ factors of stress (called as stressors). These factors are found to be strenuous in relation to available resources (which can act as mediating or moderating factors as well as can be different for different individuals) to an individual. Because of these stressors, an individual experiences a stress situation of which strain is a consequence.

- V.Karthikeyan is currently pursuing Doctoral program in Management in Sir Padampat Singhania University, Udaipur, India, PH-0917708070861. E-mail: kaarthikmba@gmail.com
- Dr.Shweta Lalwani is currently working as Assistant Professor in Management at Sir Padampat Singhania University, Udaipur, India, PH-02957 226095. E-mail:shweta.lalwani@spsu.ac.in

Health and safety executive (HSE) organisation have identified seven key factors of stress at work place. They are as follows:



**Figure 1 - Sources of Stress under work Context**  
Source: (HSE, Health and Safety Executive Management standards)

**TABLE 1 -  
SOURCES OF STRESS**

Sl.No	Factor Name	Description
1	Demands	Ability to cope up with the demands of their job
2	Control	Ability to have a say about the way they do their work.
3	Peer Support	Receive adequate information and support from their colleagues.
4	Manager's Support	Receive adequate information and support from their Management (Superiors)
5	Relationships	Not subjected to unacceptable behaviors, e.g. bullying at work.
6	Role	Employees understanding of their roles and responsibilities.
7	Change	Frequent engagement of employees when the organization undergoes an organizational change.

Source: (HSE, [www.hse.gov.uk/stress/standards/index.htm](http://www.hse.gov.uk/stress/standards/index.htm))

### 3. LITERATURE REVIEW

Solkhe, Ajay(2011) studied the level of occupational stress among public sector bank employees of Punjab national bank in Punjab, Haryana and Chandigarh. He found that the bank employees are facing high stress with respect to relations with co-workers, responsibility, working conditions etc. Dhawan (2013) examined the stress level of public and private bank employees in India. He found that the employees working at private sector banks encountered more stress than the employees working in public sector banks. He also found that there is a relation between stress perceptions of executives in regard to role stressors. Singh D.(2015) analysed the relation between occupational stress and leadership behavior. He found that the results reflect the leadership style exhibited by the managers leadership style differs on various criteria such as situation, personal attributes etc. Batagoda (2011) Conducted study to analyse the job stress of job

satisfaction of employees working in domestic commercial branches of Colombo. They found that private managers have high job stress as compared to managers of public banks. Women managers have high job stress than male manager's. Belias(2011) investigated the level of occupational anxiety experience by Greek bank employees in connection with demographic factors in Greece. The sample size was 192 bank employees. The study revealed that experience of occupational stress is affected by the employee's level of emotional intelligence. In addition occupational stress management was higher among employees with higher educational level and higher positions in the institution. Finally occupational stress and stress management are likely to be predicted by the employee's level of optimism and the ability to manage and use emotions positively. Mayuran(2013) did a study to determine whether selected EI abilities are potential determinants of stress management. The study

was conducted among school teachers and bank employees including 14 schools and 17 banks. Samples undertaken were 120 with a break up of 60 school teachers and 60 bank employees in Jaffna. Results revealed that school teachers have high level of ability to manage their stress by using emotional recognition and expression rather than those using by bank staff... Finally EI and its impact on managing stress revealed that both organizations have significant impact of emotional intelligence on managing stress experienced at workplace and the school teachers have higher level of ability manage their stress level by using their emotional intelligence than those using by bank staff. Rahim S. H(2010)studied the relationship between EI competencies and stress. The sample size was 630 bank employees from 23 banks being distributed among Public sector banks: 3, Private Sector: 18, Foreign banks: 2. It concluded that more than 75% employees experience stress on daily basis and demand from higher management.

#### 4. RESEARCH METHODOLOGY

The current research was conducted in two public sector and private sector banks in India. The mode of data collection is through structured questionnaire developed by UK Health & Safety Executive's (HSE) management standards where the first section was related to demographic data of the respondents like age, Gender, Marital Status, Education and length of service. Second section consists of measuring Occupational stress of the respondent.

##### 4.1 Data and Sample

The sampling technique used is non probability

convenience sampling. Population of the study includes 500 respondents, being 267 respondents from public sector and 233 respondents from private sector

##### 4.2 Research Hypotheses:

H1: There is no significant relationship between demographic variables (Gender, educational qualification, age and length of service) and OS dimensions

##### 4.3 HSE Management standards Indicator tool

The Health & Safety Executive's (HSE) management standards approach to dealing with work-related stress has recommended the use of a survey to gather the views of employees on their exposure to seven dimensions of the psychosocial work environment that can lead to stress-related outcomes if not properly managed. The HSE has developed a 35-item self-report survey instrument, known as the Management Standards Indicator Tool, as a readily accessible resource that organizations may use to investigate employees' exposure to these dimensions. For each inventory item, study participants are requested to indicate, using a five-point Likert scale ranging from 'Never' to 'Always', how often they demonstrate the behaviour in question. Respondents are asked to answer each inventory item.

**Table 2** provides a list of the HSE Management standards Indicator tool Inventory subscales with an associated characteristic survey item. The 35 item questionnaire is divided into seven subscales consisting of:

**TABLE 2**  
**SUBSCALES OF OCCUPATIONAL STRESS**

Sub Scale Name	Characteristic Item	No of Items
Demands (DE)	Includes issues such as workload, work patterns and the work environment	8 items
Control(CL)	How much say do the people have over the way they work?	6 items
Manager's Support (MS)	Included encouragement, sponsorship and resources provided by the organisation	5 items
Peer Support (PS)	Includes encouragement by line management and colleagues	4 items
Relationships(RS)	Includes promoting positive working to avoid conflict and deal with unacceptable behavior	4 items
Role(RL)	Do people understand their role within the organisation and does the organisation ensure roles are not conflicting?	5 items
Change (CH)	How organisational change is (large and small) managed and communicated?	3 items

The perceptions of the respondents were then analysed using statistical techniques like ANOVA, Correlation, one sample t test and Multiple Regression. SPSS 16 version was used to analyse data. The study was intended to explore the extent to which demographic characteristics i.e.... gender, educational qualification, age and , length of service are related to Occupational Stress of bank employees.

## 5. ANALYSIS AND INTERPRETATION

### 5.1 Analysis of OS Dimensions with respect to Gender

To examine if there exists any difference between Gender and Occupational Stress dimensions, Independent Sample t test was employed

**TABLE 3**  
GROUP STATISTICS OF OS VARIABLES ON GENDER

OS Variable	Gender	N	Mean	Std. Deviation	Std. Error Mean
DEMANDS(DE)	Female	324	23.35	2.547	.142
	Male	176	23.34	2.395	.181
CONTROL (CL)	Female	324	18.85	2.308	.128
	Male	176	18.53	2.138	.161
MANAGERS SUPPORT(MS)	Female	324	15.35	1.725	.096
	Male	176	15.34	1.723	.130
PEER SUPPORT(PS)	Female	324	10.89	2.024	.112
	Male	176	10.72	2.097	.158
ROLE(RL)	Female	324	19.40	5.301	.295
	Male	176	18.72	5.402	.407
CHANGE (CH)	Female	324	9.43	1.659	.092
	Male	176	9.13	1.819	.137
RELATIONSHIPS(RS)	Female	324	8.48	3.326	.185
	Male	176	8.78	3.148	.237
Occupational Stress	Female	324	105.75	5.248	.292
	Male	176	104.56	5.450	.411

It is evident from table 3, that no significant difference was observed in the mean scores of female and male respondents on the OS dimensions of DE,CL,MS,PS,CH and RS.Variable RL has a moderate difference female being 19.40 and male being 18.72. The overall OS mean score for female and male are 105.75 and 104.56, which is a moderate difference

**TABLE 4**  
INDEPENDENT SAMPLE T-TEST FOR GENDER COMPARISON AMONG OS VARIABLES

		t-test for Equality of Means				
		t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
DE	Equal variances assumed	.047	498	.963	.011	.234
	Equal variances not assumed	.048	378.72	.962	.011	.229
CL	Equal variances assumed	1.523	498	.128	.321	.211
	Equal variances not assumed	1.558	383.42	.120	.321	.206
MS	Equal variances assumed	.049	498	.961	.008	.161
	Equal variances not assumed	.049	359.74	.961	.008	.161
PS	Equal variances assumed	.885	498	.377	.170	.192

	Equal variances not assumed	.876	348.47	.382	.170	.194
RL	Equal variances assumed	1.354	498	.176	.677	.500
	Equal variances not assumed	1.346	353.55	.179	.677	.503
CH	Equal variances assumed	1.910	498	.057	.307	.161
	Equal variances not assumed	1.858	332.16	.064	.307	.165
RS	Equal variances assumed	-.992	498	.322	-.303	.306
	Equal variances not assumed	-1.008	376.53	.314	-.303	.301
OS	Equal variances assumed	2.389	498	.017	1.190	.498
	Equal variances not assumed	2.362	347.90	.019	1.190	.504

Table 4 depicts the independent t test for OS variables. Their statistical interpretation are given below

DE: Equality of Mean statistics shows that two groups are differing in mean scores, which is not statistically different  $t(498) = 0.047, p=0.963 > 0.005$

CL: Equality of Mean statistics shows that two groups are differing in mean scores, which is not statistically different  $t(498) = 1.52, p=0.128 > 0.005$

MS: Equality of Mean statistics shows that two groups are differing in mean scores, which is not statistically different  $t(498) = 0.049, p=0.961 > 0.005$

PS: Equality of Mean statistics shows that two groups are differing in mean scores, which is not statistically different  $t(498) = 0.885, p=0.377 > 0.005$

RL: Equality of Mean statistics shows that two groups are differing in mean scores, which is not statistically different  $t(498) = 1.354, p=0.176 > 0.005$

CH: Equality of Mean statistics shows that two groups are differing in mean scores, which is not statistically different  $t(498) = 1.910, p=0.057 > 0.005$

RS: Equality of Mean statistics shows that two groups are differing in mean scores, which is not statistically different  $t(498) = -0.992, p=0.322 > 0.005$

OS: Equality of Mean statistics shows that two groups are differing in mean scores, which is statistically different  $t(498) = 2.389, p=0.017 < 0.005$

Conclusion:

It is observed that the male and female respondents are statistically not different in terms of OS variables. However there is significant difference between Male and female in terms of Occupational Stress

## 5.2 ANALYSIS OF OS DIMENSIONS WITH RESPECT TO EDUCATION

To examine if there exists any difference between Educational level and Occupational Stress dimensions, Independent Sample t test was employed.

**TABLE 5 -**  
GROUP STATISTICS OF OS VARIABLES ON EDUCATION

OS Variable	Education	N	Mean	Std. Deviation	Std. Error Mean
DE	Graduate	369	23.39	2.513	.131
	Post Graduate	131	23.24	2.440	.213
CL	Graduate	369	18.71	2.270	.118
	Post Graduate	131	18.82	2.210	.193
MS	Graduate	369	15.42	1.718	.089
	Post Graduate	131	15.14	1.727	.151
PS	Graduate	369	10.78	2.039	.106
	Post Graduate	131	10.95	2.080	.182

RL	Graduate	369	19.27	5.254	.273
	Post Graduate	131	18.85	5.590	.488
CH	Graduate	369	9.30	1.687	.088
	Post Graduate	131	9.40	1.822	.159
RS	Graduate	369	8.47	3.229	.168
	Post Graduate	131	8.89	3.356	.293
OS	Graduate	369	105.34	5.457	.284
	Post Graduate	131	105.28	5.036	.440

It is evident from table 5, that no significant difference was observed in the mean scores of Graduate and Post Graduate respondents on the OS dimensions of DE,CL,MS,PS,CH and RS. Variable RL has a moderate difference Graduate being 19.27 and Post graduate being 18.85. The overall OS mean score for graduate and Post graduate respondents are 105.34 and 105.28, which indicates no difference

**TABLE 6 –**  
INDEPENDENT SAMPLE T-TEST FOR EDUCATIONAL LEVEL AMONG OS VARIABLES

		t-test for Equality of Means				
		t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
DE	Equal variances assumed	.595	498	.552	.151	.254
	Equal variances not assumed	.603	234.6	.547	.151	.250
CL	Equal variances assumed	-.487	498	.626	-.112	.229
	Equal variances not assumed	-.493	233.9	.622	-.112	.226
MS	Equal variances assumed	1.616	498	.107	.283	.175
	Equal variances not assumed	1.612	227.4	.108	.283	.175
PS	Equal variances assumed	-.783	498	.434	-.163	.209
	Equal variances not assumed	-.776	224.6	.439	-.163	.210
RL	Equal variances assumed	.780	498	.436	.424	.543
	Equal variances not assumed	.757	216.7	.450	.424	.560
CH	Equal variances assumed	-.564	498	.573	-.099	.175
	Equal variances not assumed	-.544	214.1	.587	-.099	.182
RS	Equal variances assumed	-1.271	498	.204	-.422	.332
	Equal variances not assumed	-1.247	221.0	.214	-.422	.338
OS	Equal variances assumed	.113	498	.910	.062	.544
	Equal variances not assumed	.118	245.9	.906	.062	.524

Table 6, depicts the independent t test for OS variables. Their statistical interpretation are given below

DE: Equality of Mean statistics shows that two groups are differing in mean scores, which is not statistically different  $t(498) = 0.595, p=0.552 > 0.005$

CL: Equality of Mean statistics shows that two groups are differing in mean scores, which is not statistically different  $t(498) = -.487, p=0.626 > 0.005$

MS: Equality of Mean statistics shows that two groups are differing in mean scores, which is not statistically different  $t(498) = 1.61, p=0.108 > 0.005$

PS: Equality of Mean statistics shows that two groups are differing in mean scores, which is not statistically different  $t(498) = -.783, p=0.434 > 0.005$

RL: Equality of Mean statistics shows that two groups are differing in mean scores, which is not statistically different  $t(498) = 0.780, p=0.436 > 0.005$

CH: Equality of Mean statistics shows that two groups are differing in mean scores, which is not statistically different  $t(498) = -.564, p=0.573 > 0.005$

RS: Equality of Mean statistics shows that two groups are differing in mean scores, which is not statistically different  $t(498) = -$

1.271,  $p=0.204 > 0.005$

OS: Equality of Mean statistics shows that two groups are differing in mean scores, which is statistically different  $t(498) = .113$ ,  $p=0.910 < 0.005$

Conclusion:

It is observed that the graduate and post graduate respondents are statistically not different in terms of OS variables. However there is significant difference between male and post graduates in terms of Occupational Stress

### 5.3 ANALYSIS OF OS DIMENSIONS WITH RESPECT TO AGE GROUP

To examine if there exists any difference in age group of the respondents and Occupational Stress dimensions, one way ANOVA was conducted

**TABLE 7-**  
ANOVA TEST FOR AGE GROUPS WITH RESPECT TO THE DIMENSIONS OF OCCUPATIONAL STRESS

OS Dimension	Age group in years				Total	F value	Sig.
	Below 30 years	31 - 40 years	41-50 Years	Above 50 years			
DE	23.17 (2.25)	23.60 (2.59)	23.45 (2.53)	23.23 (2.59)	23.35 (2.49)	0.834	0.476
CL	18.59 (2.14)	18.81 (1.98)	18.45 (2.03)	19.02 (2.67)	18.74 (2.2)	1.50	0.212
MS	15.36 (1.70)	15.18 (1.70)	15.29 (1.72)	15.52 (1.76)	15.35 (1.72)	0.904	0.439
PS	10.88 (2.05)	10.70 (2.04)	10.88 (2.05)	10.85 (2.06)	10.83 (2.04)	0.222	0.881
RL	19.14 (5.39)	19.25 (5.06)	19.07 (5.37)	19.15 (5.57)	19.16 (5.3)	0.019	0.996
CH	9.39 (1.73)	9.26 (1.87)	9.29 (1.82)	9.34 (1.52)	9.3 (1.7)	0.142	0.935
RS	8.33 (3.20)	8.78 (3.25)	8.96 (3.24)	8.40 (3.33)	8.58 (3.2)	0.977	0.403
Total OS	104.86 (5.63)	105.58 (5.39)	105.38 (5.28)	105.52 (5.07)	105.33 (5.34)	0.506	0.679

Note: The value within bracket refers to SD

Degrees of Freedom (df): Between Groups: 3 Within Groups : 496

In the above ANOVA Table 7, the dimensions of Occupational Stress are compared with different age groups. The significance value for DE, CL, MS, PS, RL, CH and RS are 0.476, 0.212, 0.439, 0.881, 0.996, 0.935, 0.403, 0.679 respectively which is greater than the significance limit ( $P > 0.05$ ). It States that there is no significant relationship between OS dimensions and Age group.

The overall value of  $F = .50$ , and significance value  $p = .67$ , which is greater than the significance limit ( $P > 0.05$ ). The fact that the  $p$  value is greater than .05, we conclude that there are no significant differences in Occupational stress between the various age groups. The mean Occupational Stress value is 105.33 and SD is 5.34.

### 5.4 ANALYSIS OF OS DIMENSIONS WITH RESPECT TO LENGTH OF SERVICE

To examine if there exists any difference in length of service of the respondents and Occupational Stress dimensions, one way ANOVA was conducted

**TABLE 8 -**  
LENGTH OF SERVICE IN YEARS WITH RESPECT TO THE DIMENSIONS OF OCCUPATIONAL STRESS

OS Dimensions	Length of Service						Total	F value	Sig.
	0-5 yrs	6-10 yrs	11-15 yrs	16-20 yrs	21 - 25 yrs	26 yrs & Above			
DE	23.11 (2.33)	23.59 (2.37)	23.88 (2.83)	23.15 (2.38)	23.41 (2.70)	23.45 (2.41)	23.35 (2.49)	0.99	0.42
CL	18.77 (1.96)	18.52 (2.28)	18.51 (2.01)	18.79 (2.40)	18.81 (2.77)	19.03 (1.57)	18.74 (2.25)	0.37	0.87
MS	15.30 (1.70)	15.13 (1.70)	14.96 (1.70)	15.56 (1.74)	15.44 (1.73)	15.79 (1.80)	15.35 (1.72)	1.46	0.2
PS	10.88 (2.05)	10.78 (2.11)	10.71 (2.04)	10.86 (2.08)	10.93 (2.03)	10.39 (2.01)	10.83 (2.05)	0.42	0.84
RL	19.13 (5.42)	19.22 (5.04)	18.71 (4.65)	19.29 (5.73)	19.12 (5.44)	19.73 (5.57)	19.16 (5.34)	0.16	0.98
CH	9.43 (1.76)	9.16 (1.84)	8.96 (1.61)	9.51 (1.99)	9.26 (1.55)	9.48 (1.37)	9.32 (1.72)	0.95	0.45
RS	8.46 (3.12)	8.86 (3.39)	9.10 (3.25)	8.83 (3.31)	8.30 (3.36)	8.30 (3.34)	8.58 (3.26)	0.69	0.63

Total OS	105.08 (5.32)	105.2 (5.68)	104.8 (5.83)	106.0 (5.27)	105.28 (5.06)	106.18 (5.35)	105.33 (5.35)	0.59	0.73
----------	------------------	-----------------	-----------------	-----------------	------------------	------------------	------------------	------	------

Note: The value within bracket refers to SD

Degrees of Freedom (df): Between Groups: 5 Within Groups : 494

In the above ANOVA Table 8, the dimensions of Occupational Stress are compared with length of service. The significance value for DE, CL, MS, PS, RL, CH and RS are 0.42, 0.87, 0.2, 0.84, 0.98, 0.45, 0.63 respectively which is greater than the significance limit ( $P > 0.05$ ). It states that there is no significant relationship between OS and length of service.

The overall value of  $F = .59$ , and significance value  $p = .73$ , which is greater than the significance limit ( $P > 0.05$ ). The fact that the  $p$  value is greater than .05, we conclude that there are no significant differences in Occupational stress between the various age groups. The mean Occupational Stress value is 106.18 and SD is 5.35.

## 6. DISCUSSION AND CONCLUSION:

Employee is the key asset for any organization. No organization can succeed without employee's contribution. In recent times, huge interest has been given by organizations to examine conditions of factors that foster greater employee working environment. The interest is to be believed that the behaviours of satisfied employees made positive contributions to the organizational effectiveness and performance. Gone are those days where we talk about customer satisfaction. The present competitive business expects customer delight. The present study helped in understanding Occupational stress level among bank employees in India. Results of the study have conclusively proved that there is no difference in occupational stress in relation to demographic factors related to age, gender, education and length of service. Employers need to study the stress level on a regular basis and need to provide stress relaxation training programmes. Employees need to gear up and update them in enhancing their customer interaction, for which they should be emotionally capable to handle customers in highly stressful conditions.

Managers in the Banking Sector in Srilanka. International Journal of Research in Commerce, IT and Management , 1-6.

- [11] Mayuran. (2013). Impact of emotional intelligence on stress management: study of schools with banks in jaffna district. Global Journal of commerce and management perspective , 67-71.
- [12] Rahim, S. H. (2010). Emotional Intelligence and Stress: An Analytical Study of Pakistan Banks . International Journal of Trade, Economics and Finance , 194-199.
- [13] Singh, D. (2015). Emotional Intelligence at work : A Professional guide. India: Sage Publications, 4th Edition.
- [14] Solkhe, Ajay. (2011). Occupational Stress among Bank employees : A case study of Nationalised Bank. Gyanpratha- Accman Journal of Management , 67-74.
- [15] WHO. (n.d.). Retrieved June 06, 2019, from [https://en.wikipedia.org/wiki/Occupational\\_stress](https://en.wikipedia.org/wiki/Occupational_stress).
- [16] WHO. (n.d.). [https://en.wikipedia.org/wiki/Occupational\\_stress](https://en.wikipedia.org/wiki/Occupational_stress). Retrieved June 06, 2019.

## REFERENCES

- [1] T. Lu and W. Neng, "Future internet: The Internet of Things," in Advanced Computer Theory and Engineering (ICACTE), 2010 3rd International Conference on, 2010, pp. V5-376-V5-380.
- [2] Batagoda, W. (2011). Job Stress and Job Satisfaction: A study of Managerial Employees in Domestic Commercial bANKS. International Conference on Business and. Colombo
- [3] Belias. (2011). Occupational stress and emotional intelligence among greece bank employees. International Journal of human resource studies , 79-101
- [4] Carlson. (n.d.). Retrieved June 6, 2019, from [www.legacee.com](http://www.legacee.com): <https://www.legacee.com/core-competencies/self-mastery/what-is-stress/>
- [5] Dhawan. (2013). An Empirical analysis of role stressors in the banking sector. Global E-learning Journal , 2-17.
- [6] Dimitrios Belias, A. K. (2013). Occupational Stress and Emotional Intelligence among Greek Bank Employees. International Journal of Human Resource Studies , 79-101.
- [7] HSE. (n.d.). Retrieved June 06, 2019, from [www.hse.gov.uk/](http://www.hse.gov.uk/): [www.hse.gov.uk/stress/standards/index.htm](http://www.hse.gov.uk/stress/standards/index.htm)
- [8] HSE. (n.d.). Health and Safety Executive Management standards. Retrieved June 06, 2019, from [www.hse.gov.uk/](http://www.hse.gov.uk/): [www.hse.gov.uk/stress/standards/index.htm](http://www.hse.gov.uk/stress/standards/index.htm)
- [9] HSE. (n.d.). [www.hse.gov.uk/stress/standards/index.htm](http://www.hse.gov.uk/stress/standards/index.htm). Retrieved June 06, 2019, from [www.hse.gov.uk](http://www.hse.gov.uk/)
- [10] Kappagoda, S. (2013). Emotional Intelligence of the